



Patrick AFB Newsletter for MILITARY RETIREES



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*"A veteran is someone who, at one point in his life wrote a blank check made payable to 'The United States of America' for an amount of 'up to and including my life.' **That is Honor**, and there are way too many people in this country who no longer understand it."*

Medicare Part B

The Department of Health and Human Services announced that Medicare Part B premiums for 2012 would be lower than previously predicted. In not all cases - Good news for all Medicare beneficiaries.

Medicare Premiums 2012:

On 27 OCT Medicare officials announced the new Part B premium rates for 2012 – and they were significantly lower across the board than most people had expected. And for the first time in memory, large numbers of seniors will actually see their premiums drop significantly. Most beneficiaries with incomes under \$85,000 (or \$170,000 for couples) will see a small increase in monthly premiums from \$96.40 to \$99.90 – an increase of 3.6%. But for some in that category (specifically, those who first became eligible for Medicare in 2010 and 2011) the \$99.90 rate will be less than what they paid in 2011. Similarly, beneficiaries with incomes above \$85,000 (\$170,000 for married couples) will see their premiums drop by \$20-\$50 per month. Why the declines? Because these two groups (new eligibles and upper-income beneficiaries) were hit with extra premium hikes for the past two years. That happened because the law generally bars any drop in Social Security benefits when there's no COLA. That means most people had their Part B premiums frozen for the last two years. But new eligibles and upper-income people were exempt from the freeze, so they absorbed not only their share of the 2010 and 2011 hikes, but also had to cover the share of all of the "frozen" beneficiaries. Now that the premiums for those 75% of beneficiaries who were held harmless are able to rise, Medicare was able to lift the extra premium burden previously imposed on the unprotected 25%. The bottom line: almost every Medicare-eligible will be paying lower premiums in 2012 than had been predicted, and a significant number will be paying much less. The following chart shows the 2012 premium rates.

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2012 Medicare Part B Monthly Premiums

Individual Income	2011 Premiums	2012 Premiums	Change	Gov't Subsidy
Under \$85K	\$96.40	\$99.90	+\$3.50	75%
\$85K – \$107K	\$161.50	\$139.90	-\$21.60	65%
\$107K – 160K	\$230.70	\$199.80	-\$30.90	50%
\$160K - \$214K	\$299.90	\$259.70	-\$40.20	35%
Above \$214K	\$369.10	\$319.70	-\$49.40	2

And one more piece of good news – Medicare also reported that the annual Part B deductible will drop to \$140 for all beneficiaries in 2012 – a \$22 drop from the 2011 deductible. [Source: MOAA Leg Up 28 Oct 2011 ++]

Reminder: You May Qualify for Increased Social Security:

Veterans and transitioning service members with active-duty service, between January 1st 1957 and December 31st, 2001, may qualify for increased Social Security payments.

Under certain circumstances, special extra earnings for military service from 1957 to 2001 can be credited to a current service-member or veteran's record for Social Security purposes. These extra earnings credits may help service-members and veterans qualify for Social Security or increase the amount of their current Social Security benefits.

To apply for this benefit, eligible recipients might have to submit a copy of their DD-214 at their local Social Security office in person. Some Social Security offices can take care of the adjustments over the phone. Check with your local office.

For more information about these special extra earnings credits, eligibility requirements and application procedures contact the Social Security Administration.

Statue Dedicated on Veterans Day

The first statue to be placed near ground zero in New York City, to salute the heroes of the Sept. 11, 2001, terrorist attacks, will not be a fireman or policeman but is a lone U.S. Commando on horseback in the Afghan mountains.

Entitled "De Opresso Liber" – "to free the oppressed," the Green Berets' motto, the statue is a tribute to the first organized US forces to strike back at Al Qaeda's stronghold in Afghanistan. Thirty-four U.S. commandos conducted raids, organized Afghan tribesmen to fight the insurgents and even participated in a cavalry charge.

The statue is 18 feet tall, weighs 3 tons and has a piece of the World Trade Center imbedded in its base. We all salute those who inspired the statue and those who followed through and made sure the statue was completed.

Airmen and families now have an easier way to make lodging reservations for Air Force Inns worldwide:

The Defense Lodging System (DLS) now features online reservations and the capability for customers to leave online feedback about their stay at one of the Air Force lodging facilities. Nearly 90 percent of all Air Force Inns have transferred to the new system. The remaining Inns are scheduled to be online by January 2012.

"DLS allows customers to make duty and space available online lodging reservations and provide us direct feedback with our online comment card system," said Jeff Richard, the Air Force Lodging technology branch chief at the Air Force Services Agency here.

The consolidation of the software and data centers DoD-wide also removes system redundancies. It also has a direct interface with the centralized nonappropriated fund accounting system to electronically transfer financial data versus manual input.

To access DLS or learn more about Air Force Lodging, visit to www.dodlodging.net [<http://www.dodlodging.net/>].

Interesting Survey findings:

Willpower can only take you so far, hormones signal the brain when and how much to eat. The human fuel gauge can sometimes be way off the mark - especially for dieters. A study just published

<<http://www.nejm.org/doi/full/10.1056/NEJMoa1105816>>in the New England Journal of Medicine

documents a pretty extreme diet regimen that limited 50 overweight and obese Australian volunteers to about 550 calories a day for 10 weeks.

While dieting they shed an average of nearly 30 pounds, or 14 percent of their body weight. At a year, they'd still kept a lot of the weight off, but, on average, their loss was down to 8 percent 15 months after the start of the study.

What happened to their hormones? The researchers measured a whole bunch of them, including insulin, leptin (an appetite suppressant) and ghrelin (a hunger stimulator) and found that more than year after the weight loss, the hormones were telling the people to keep eating - a lot.

Researchers found their internal gas gauges went down 65 percent instead of the 10 percent or so that would have been more in line with the weight lost.

In essence, "they think they're going to run out of gas very, very soon." So it's not just a lack of willpower that's tripping people up. Their hormones are sending a strong, confounding signal to chow down.

What's more, the study found that the metabolic rate of the dieters remained low a year after the low-calorie diet ended, making it even harder to burn off those calories.

***Perplexing concept. Where does one stand?? How does one curb those hormones and bring it into line??

Japanese Vets Honored:

Congress presented its highest civilian award, the Congressional Gold Medal, to approximately 19,000 Japanese Americans who served in the 10th Infantry Battalion, the 442nd Regimental Combat Team and the Military Intelligence Service during World War II. The units were made up mostly of second generation Japanese Americans "Niseis" from Hawaii." The 442nd was the most decorated unit in U.S. military history for its size and length of service."

AF lodging reservations go online:

Air Force Personnel, Services and Manpower Public Affairs.

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While the system provides customers with a convenient option for reservations, the system also provides an added benefit to the lodging staff.

DLS provides an additional channel to enhance customer service and increase room occupancy with online reservations, where they can immediately capture and track customer feedback to improve on any weak areas.

The consolidation of the software and data centers DoD-wide also removes system redundancies.

DLS centralization allows the agency to eliminate server and software upgrades performed at installation level; it also has a direct interface with the centralized nonappropriated fund accounting system to electronically transfer financial data versus manual input."

To access DLS or learn more about Air Force Lodging, visit to www.dodlodging.net [<http://www.dodlodging.net/> Headquartered in San Antonio, Texas, the Air Force Services Agency provides MWR programs and services in support of the U.S. Air Force mission.

Photocopying of Military Identification Cards:

Recent incidents regarding the photocopying of military identification cards and common access cards (CAC), by commercial establishments to verify military affiliation or provide government rates for service, have been reported.

Personnel are reminded that the photocopying of US Government Identification is a violation of **Title 18, US Code Part I, Chapter 33, Section 701** and punishable by both fine and/or imprisonment. Many military members, family members and DoD employees are unaware of this law. Please pass to the lowest level and include in training for force protection, information security and OPSEC.

FPO COMMENTS: *Criminal elements and terrorist organizations place U.S. government identifications as a high value logistical element when planning acts against the U.S. military.*

Although commercial establishments are not prohibited from asking for military/government identification, many government personnel and commercial establishments are unaware of the prohibition on duplication of government identification. Unfortunately, there are no safeguards in place to ensure a government identification card won't be counterfeited or "cloned" based on a photocopy by a commercial establishment.

It is recommended that military/DoD personnel provide a state drivers license or other form of photo identification to be photocopied if an establishment insists on a photocopy of the traveler's identification.

***NOTE:** *This does not apply to medical establishments (i.e. doctor's office, hospitals, etc...) who are allowed to take a copy for the purpose of filing insurance claims; and other government agencies in the performance of official government business. (AF ANS, Commander's Briefing notes).*

New form will assist with death notifications:

Defense Finance and Accounting Service officials report that survivors can now use a "fast form" to report the passing of a retiree on the Internet rather than waiting on the phone.

The DFAS Form 9221 for notification of death can be processed quicker than faxed or mailed forms, said officials, and they save paper and postage costs. Officials warn that if a survivor doesn't receive confirmation of receipt from DFAS within 48 hours of submitting the form, they should call 800-321-1080.

The form can be completed and submitted online from the privacy of a customer's home, or with the help of a casualty assistance representative. Submitting the form initiates all of the same actions a DFAS customer care center representative would:

- The retiree's account will be suspended to avoid release of monthly payments.
- A Standard Form 1174 claim form will be sent to the retiree's arrears-of-pay beneficiary.
- If the decedent was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan, an annuitant care package will be sent to the beneficiary.

The notification-of-death form is only for reporting the death of a military retiree. Annuitant deaths must still be reported to one of the DFAS customer care representatives at 800-321-1080.

To access the notification of death fast form, click on the link at www.dfas.mil/retiredmilitary/forms.html.

For more retiree news and information, please visit www.retirees.af.mil [<http://www.retirees.af.mil>]. (AF News Service)

Tricare Catastrophic Cap Update 04:

The catastrophic cap is the maximum out-of-pocket amount TRICARE beneficiaries will pay each fiscal year (October 1–September 30) for TRICARE-covered services. The cap applies to annual deductibles, pharmacy copayments, TRICARE Prime enrollment fees, and other cost-shares based on TRICARE-allowable charges. The catastrophic cap amount is based on your beneficiary category and is not affected by the program option you use. The catastrophic cap for active duty family members and TRICARE Reserve Select (TRS) beneficiaries is \$1,000 per family, per FY, and the catastrophic cap for all other beneficiaries is \$3,000 per family, per FY. Note: The catastrophic cap does not apply to active duty service members. You are not responsible for any amounts above the catastrophic cap in a given FY, with a few exceptions. The catastrophic cap does not apply to cost-share amounts for services that are not TRICARE-covered; point-of-service charges; TRS, TRICARE Retired Reserve, and TRICARE Young Adult premiums; or the additional 15 percent above the TRICARE-allowable charge that nonparticipating providers may charge. For more information about the TRICARE catastrophic cap, contact your regional contractor or visit or call a local Beneficiary Counseling Assistance Coordinator (BCAC) or TRICARE Service Center. A BCAC directory is available online at <http://www.tricare.mil/bcac>.

[Source: Tricare Fact sheet

[http://www.tricare.mil/tricaresmartfiles/Prod_828/TRICARE_Catastrophic_Cap_FS_2011\]](http://www.tricare.mil/tricaresmartfiles/Prod_828/TRICARE_Catastrophic_Cap_FS_2011)

TRICARE Introduces New Benefits:

TRICARE introduced several new programs in 2009. The TRICARE Assistance Program (TRIAP) provides short-term professional counseling assistance. For information about TRIAP and other behavioral health resources, visit the [TRICARE Mental Health Resources Center](#). TRICARE's new [Extended Care Health Option](#) (ECHO) benefits for eligible family members who are diagnosed with extraordinary physical or psychological conditions. For more information on TRICARE's new dental program and pharmacy benefits, visit the TRICARE Active Duty Dental Program website at www.addp-ucci.com and the TRICARE Pharmacy Program webpage at www.TRICARE.mil/pharmacy. TRICARE - Military.com surveys have found that most servicemembers and their families are confused by TRICARE. [Get the facts and latest news on TRICARE](#).

VA New program combats Homelessness:

WASHINGTON, Oct. 12, 2011 -- As part of its drive to end homelessness among veterans by 2015, the Veterans Affairs Department has launched an outreach initiative in 28 communities across the nation. Shinseki noted that 28 communities, from Atlanta to Hawaii, will host special programs this fall highlighting local services for homeless veterans, their families and those at risk of becoming homeless. This fiscal year, VA officials said, the department expects to spend \$3.4 billion to provide health care to homeless veterans and \$800 million in specialized homeless programs, citing studies that say more than 75,000 veterans are homeless on a typical night, and about 135,000 spend at least one night a year in a homeless shelter. Since March 2010, VA has offered a toll-free telephone number, staffed around the clock by trained professionals, to help homeless veterans, their families and at-risk people. The number is 877-4AID-VET, or 877-424-3838.

Thunderbirds release 2012 show schedule

12/8/2011 - NELLIS AIR FORCE BASE, Nev. (AFNS) –

The U.S. Air Force Thunderbirds announced their 2012 show schedule Dec. 7.

(Not the complete list. Reflected show sites that would be of interest for our area).

The team is set to perform more than 60 demonstrations in 33 locations, including two shows in Canada.

The team, officially known as the U.S. Air Force Air Demonstration Squadron, will again kick-off their season by performing a flyover for the 54th running of NASCAR's Daytona 500 on Feb. 26. The remainder of the schedule is as follows:

March 31 and April 1: Lakeland, Fla.

April 28-29: Fort Lauderdale, Fla.

May 5-6: Shaw AFB, S.C.

Oct. 13-14: Daytona Beach, Fla.

Oct. 27-28: Moody AFB, Ga.

Nov. 3-4: Homestead Air Reserve Base, Fla.

Traumatic Injury Protection Now Covers Genital Injuries

If traumatic brain injury is the signature wound of the wars in Iraq and Afghanistan, then improvised explosive devices are the signature weapons. The concussive force from the blast rattles brains against the skull, which can result in devastating and lifelong injuries. But the shrapnel from the bombs is just as destructive.

In recognition of this trend, Veterans with traumatic genitourinary injuries [are now qualified](#) under the Servicemembers' Group Life **Insurance Traumatic Injury Protection (TSGLI)**:

Men and women are both covered under TSGLI for genitourinary injuries. For men, a lump-sum payment of \$25,000 would be given for each testicle lost. The loss of a penis—or severe damage that would result in the inability to have intercourse—would result in a payment of \$50,000. For women, \$25,000 would be granted for loss of one ovary, or \$50,000 for both. Loss or severe damage to the uterus or vaginal canal would result in a payment of \$50,000.

Payments for these injuries are retroactive to October 7, 2001; the start of the war in Afghanistan. If you or a family member may qualify, visit the [TSGLI page](#) for frequently asked questions, a procedure guide, a list of service contacts, and an application for TSGLI benefits (VA News Service Dec '11).

VA and Claims:

Filing a claim against the VA?? you've several options. Represent yourself or choose a representative. Veterans Service Organizations (VSO) have VA-accredited representative who can help. By law, VSO's and individuals must have VA permission to represent veterans. VSO representatives cannot charge a fee for representing you in a claim for benefits. VA-accredited attorneys and claims agents may charge a reasonable fee for representing you before the VA – law provides that such fees may be charged only for services after VA has decided a claim and you have initiated an appeal on that decision. Accordingly, VA-accredited attorneys and agents cannot charge you simply preparing your claim.

R&A End of Year Bulletin:

Information you can use to help our retirees and annuitants make it through another tax season!

END OF YEAR MAILING

Retirees will be receiving some extra documents in their end of year mailing. Please advise them to keep everything included in this mailing. Every piece of paper is important and will help them manage their pay through tax season and beyond. Here's a quick breakdown of the things they will receive:

1. Account Statement dated December 2nd - will show their new payment amount as of December 30th, 2011. This includes the Cost of Living Adjustment for 2012.
2. Account Statement dated December 12th- will show their new payment amount as of February 1st, 2012. This includes any Federal Income Tax adjustments caused by changes to the 2012 tax tables.
3. 1099R(s) - will reflect all payments they have received in 2011. Please keep in mind that due to the pay date change approved by Congress earlier this year, their 1099R will reflect 13 payments rather than 12.
4. Retiree newsletter - includes important updates from Retired and Annuitant Pay, as well as information about tools they can use to manage their retired pay account year round.

Annuitants will receive their 1099R and Annuitant Account Statements as they do every year.

All end of year documents will be **mailed out** to retirees and annuitants between **December 12, 2011** and **January 10, 2012**.

CURRENT CONTACT INFORMATION CRUCIAL TO RECEIVING 1099R

It's important that our members keep their contact information current. The number one reason a retiree or annuitant doesn't receive their 1099R is because it is sent to the wrong place.

If a retiree or annuitant does not have their correct address on file with us by December 5, 2011 they

will experience a significant delay in receiving their end of year documents. If a member does not have an active myPay account and calls or sends a written request in to DFAS Cleveland, processing a change of address and reissuing a new 1099R will take at least 30 days.

Retirees and annuitants with an active **myPay** account can decrease their wait time for an address change and new 1099R by logging in and updating their own account. Changes take effect in 3-5 business days, and a copy of their 1099R can be printed directly from **myPay**.

For more information about account maintenance, 1099R requests, and logging in to **myPay** visit our website at www.dfas.mil/retiredmilitary.html.

13 PAY DATES MAY AFFECT RETIREE TAX LIABILITY

Pay dates for retirees were adjusted in mid-2011 to comply with the 2011 National Defense Authorization Act. This may affect retired members' tax liability for 2011.

Military retired pay must now be paid on the first day of the month. When that day falls on a weekend or national holiday, the pay date must be moved to the previous business day. For the 2011 calendar year only, this means that military retirees will receive 13 rather than 12 payments.

The following entitlements are affected by this change:

- Retired Pay
- Concurrent Retirement Disability Pay (CRDP)
- Combat Related Special Compensation (CRSC)

Retirees with obligations such as garnishments, court-ordered child support payments, former spouse payments or allotments will see the associated deduction applied to all 13 payments this year.

Please keep in mind that receiving 13 pays in 2011 may affect retired member's tax liability for that year. Our Customer Service Representatives cannot provide tax advice. We suggest that retiree's contact their tax advisor or the Internal Revenue Service.

For tax year 2012 and beyond, retirees will once again receive their normal 12 payments.

Annuity pay is NOT affected by this change in monthly payments.

RETIRED AND ANNUITANT PAY OFFERS ERAS TO ALL RETIREEES

Did you know that on November 1st we started offering all military retirees an electronic Retiree Account Statement (eRAS) on **myPay** every month?

The eRAS provides a complete summary of a military retiree's pay, deductions and benefits. The statement includes information about allotments, income tax withholdings, direct deposit information and a Survivor Benefit Plan counter that shows plan members how much longer they have to pay premiums.

Previously, we only issued an annual RAS each December or when a retiree's pay, benefits or other account information changed. While these statements will continue, the new eRAS was created in response to customer requests for more frequent communication about their accounts.

Military retirees can view their eRAS by logging into **myPay** (<https://mypay.dfas.mil>), the official online account management system for military members and DoD employees. Retirees who do not have current user IDs or passwords for **myPay** can find instructions on how to get them at www.dfas.mil/retiredmilitary. Links to the instructions are located in the upper right hand corner of the Retired Military and Annuitants section under the **myPay** Login Instructions heading.

Retirees who choose to register their email addresses with **myPay** will receive an email notification every month when their eRAS is available. Additionally, keeping a current email address on record allows DFAS to email a new temporary password in the event one is forgotten or if the retiree suspects their password has been compromised.

If a retiree finds that something needs to be updated while viewing an eRAS, most necessary account changes can be made in minutes using **myPay**.

RETIREEES AND ANNUITANTS RECEIVE COST OF LIVING ADJUSTMENT

For the first time since 2008 there will be a Cost of Living Adjustment (COLA). Based on the increase in the Consumer Price Index, there will be a 3.6% COLA for retired pay and Survivor Benefit Plan annuities effective December 1, 2011. The COLA is payable on December 30th, 2011 for retirees and January 3, 2012 for annuitants.

Retirees who received a Career Status Bonus (CSB) will receive a 2.6 percent increase. Those who retired between January 1, 2011 and September 30, 2011 will receive a partial COLA based on the quarter they retired in.

CRSC/CRDP OPEN SEASON IS COMING!

Retirees eligible for both Concurrent Retirement and Disability Payment and Combat Related Special Compensation may participate in the CRSC/CRDP Open Season this year. The Open Season Election Form, which arrives by mail, allows retirees to choose which payment they wish to receive. Federal law prohibits receiving both CRDP and CRSC.

CRSC/CRDP election forms will be mailed out mid-December and all eligible retirees should receive their form by January 1, 2012. Forms should only be submitted if the retiree is making a change. Envelopes must be postmarked by Jan. 31. If postmarked after this date, the form will not be processed and the current payments will continue.

VA Extends Deadlines For Undiagnosed Gulf War Illnesses:

WASHINGTON - Officials at the Department of Veterans Affairs extended the deadline Thursday for Iraq veterans with unexplained illnesses to qualify for compensation and survivor benefits, pushing back the deadline to the end of 2016.

That deadline was set to expire Saturday. The move covers veterans from either the just-completed Iraq War or the 1990-1991 Gulf War who have clear service-related illnesses but not a clearly defined diagnosis.

Veterans or survivors who believe they qualify for these benefits can contact VA at 1-800-827-1000. Further information about undiagnosed illnesses is available online at <http://www.publichealth.va.gov/exposures/oefoif/index.asp>.

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RETVET-INFO FOR ALL RETIREES:

Your Retiree Account Statement (RAS) is a two-page document issued by the Defense Finance and Accounting Service (DFAS) that summarizes your pay, benefits and deductions at a specific point in time. It is a description of what you can expect on your next pay date. Understanding your RAS is an important first step in managing your retirement pay. On 01 November 2011, DFAS started issuing a monthly electronic RAS (eRAS) to every retired military member. This statement will be available by the first of every month. And you can ONLY get it from your myPay account (<https://mypay.dfas.mil/mypay.aspx>), the

official online account management system for military members and DoD employees. Please update your E-mail address that's in your myPay account, so DFAS can send you a reminder each month when your statement is available. If you don't have a myPay account, have forgotten your password, etc., please visit the DFAS Retired Military & Annuitants web page at <http://www.dfas.mil/retiredmilitary.html> for more information about myPay, eRAS and other retiree related topics.

Pharmacy Info:

Beneficiaries who use non-network pharmacies, including Walgreens, pay full prescription costs upfront and submit their own claims for reimbursement.

Reimbursement will occur only after the non-network deductible is met.

Out-of-network costs include a 50 percent point-of-service cost share for TRICARE Prime, after deductibles are met. All other non-active duty TRICARE beneficiaries pay the greater of a \$12 copay or 20 percent of the total cost for formulary medications and the greater of \$25 or 20 percent of the total cost for non-formulary medications, after deductibles are met.

For more on pharmacy costs go to www.tricare.mil/pharmacycosts.

TRICARE beneficiaries changing from Walgreens pharmacy can simply take their current prescription bottle to their new network pharmacy to have the prescription transferred. To find a nearby network pharmacy, use the "find a pharmacy" feature on www.express-scripts.com/tricare. Beneficiaries who want help finding a pharmacy, changing their medications to Home Delivery or who have other **questions** can **contact Express Scripts at 1-877-885-6313**.

The issues between ESI and Walgreens are not specific to TRICARE. Other employer-sponsored and some Medicare Part D pharmacy plans are also affected.

Beneficiaries with questions and concerns about this issue can go to www.tricare.mil/walgreens for more information.

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"Our liberties, our values, all for which America stands is safe today because brave men and women have been ready to face the fire at freedom's front. And we thank God for them."

~ Ronald Reagan ~

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